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Definition of the Term ‘Fiduciary’; Conflict of Interest Rule—Retirement Investment Advice; Notice of proposed rulemaking and withdrawal of previous proposed rule.

Comment On: EBSA-2010-0050-0205

Definition of Fiduciary; Conflict of Interest Rule-Retirement Investment Advice and Related Proposed Prohibited Transaction Exemptions; Hearing and Comment Period Extension

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General Comment

On page 4 of the proposed regulation, DoL expresses the view that seldom can Americans prudently manage retirement benefits on their own and that they generally cannot distinguish good investments from bad.

Actually we can. And people should be entitled to make their own financial decisions and even be allowed to fail at that. We don't need government to coddle us from birth to death, especially as government fails significantly when it interferes in choices that are best left to individuals(witness the debacle of the ACA).